

# HSA Investment Options

INTEREST BEARING OPTION	Category	Annual Percentage Rate	Annual Percentage Yield (APY)					
HealthcareBank Interest Bearing Account	Cash Equivalent	0.25%	0.25%					
FDIC Insured - Bank Guaranteed								
MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of May 31, 2019				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Allocation--50% to 70% Equity	AMBFX	<a href="#">P</a> <a href="#">M</a>	6.35%	8.00%	6.93%	10.80%	0.38
American Funds Capital Income Bldr	World Allocation	CAIFX	<a href="#">P</a> <a href="#">M</a>	6.26%	4.89%	3.53%	7.88%	0.40
DFA US Large Cap Value	Large Value	DFLVX	<a href="#">P</a> <a href="#">M</a>	5.73%	8.23%	6.08%	13.34%	0.37
Vanguard 500 Index	Large Blend	VFIAX	<a href="#">P</a> <a href="#">M</a>	10.73%	11.68%	9.63%	13.92%	0.04
American Funds Growth Fund of Amer	Large Growth	GFFFX	<a href="#">P</a> <a href="#">M</a>	10.63%	13.45%	10.58%	13.58%	0.42
Vanguard Mid Cap Index	Mid-Cap Blend	VIMAX	<a href="#">P</a> <a href="#">M</a>	13.81%	9.77%	7.98%	14.37%	0.05
JPMorgan Market Expansion Enh Idx	Small Blend	PGMIX	<a href="#">P</a> <a href="#">M</a>	7.12%	6.98%	6.53%	13.37%	0.62
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NBMLX	<a href="#">P</a> <a href="#">M</a>	18.58%	14.02%	10.28%	14.33%	0.71
Vanguard Small Cap Index	Small Blend	VSMAX	<a href="#">P</a> <a href="#">M</a>	11.64%	9.95%	7.30%	14.15%	0.05
Vanguard Small Cap Growth Index	Small Growth	VSGAX	<a href="#">P</a> <a href="#">M</a>	15.59%	13.05%	8.67%	14.86%	0.07
Northern Small Cap Value	Small Value	NOSGX	<a href="#">P</a> <a href="#">M</a>	7.27%	5.86%	5.15%	12.02%	1.13
Vanguard Total Intl Stock Index	Foreign Large Blend	VTIAX	<a href="#">P</a> <a href="#">M</a>	7.04%	6.57%	1.51%	5.85%	0.11
American Funds Europacific Growth	Foreign Large Growth	AEPFX	<a href="#">P</a> <a href="#">M</a>	10.22%	7.65%	3.21%	7.18%	0.58
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	<a href="#">P</a> <a href="#">M</a>	10.78%	5.31%	2.74%	7.36%	0.92
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMAX	<a href="#">P</a> <a href="#">M</a>	6.34%	9.14%	1.79%	4.75%	0.14
Vanguard Total World Stock Index	World Large Stock	VTWAX	<a href="#">P</a> <a href="#">M</a>	9.23%	9.20%	5.45%	9.59%	0.10
Loomis Sayles Global Allocation	World Allocation	LSWWX	<a href="#">P</a> <a href="#">M</a>	12.04%	9.75%	6.94%	11.05%	0.91
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	<a href="#">P</a> <a href="#">M</a>	7.09%	6.67%	5.05%	8.76%	0.13
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	<a href="#">P</a> <a href="#">M</a>	8.01%	7.80%	5.60%	9.84%	0.14
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	<a href="#">P</a> <a href="#">M</a>	8.67%	8.80%	6.00%	10.57%	0.14
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	<a href="#">P</a> <a href="#">M</a>	8.89%	8.91%	6.06%	10.59%	0.15
Vanguard Target Retirement 2060	Target-Date 2060+	VTTSX	<a href="#">P</a> <a href="#">M</a>	8.85%	8.90%	6.02%	N/A	0.15
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	<a href="#">P</a> <a href="#">M</a>	5.74%	4.68%	3.79%	6.11%	0.12

Nuveen Real Estate Securities	Real Estate	FARCX	P	M	16.58%	5.97%	7.56%	14.90%	1.02
Templeton Global Bond	World Bond	TGBAX	P	M	1.65%	4.45%	1.37%	4.80%	0.77
Lord Abbett High Yield	High Yield Bond	LAHYX	P	M	8.42%	6.86%	4.74%	9.61%	0.70
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VAIPX	P	M	5.19%	2.39%	1.58%	3.51%	0.10
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBILX	P	M	6.07%	2.72%	3.12%	5.04%	0.07
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	4.94%	3.27%	2.88%	4.65%	0.55
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTLX	P	M	4.89%	2.48%	2.68%	3.75%	0.05

Resource Links: P - Prospectus, M - Morningstar®

\*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.

Not FDIC Insured - No Bank Guarantee - May Lose Value